

CLINTON FINANCIAL SERVICES, MHC

	CPP Disbursement Date 12/11/2009	RSSD (Holding Company) 3195756	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$492	\$480	-2.5%		
Loans	\$336	\$328	-2.4%		
Construction & development	\$23	\$22	-4.8%		
Closed-end 1-4 family residential	\$189	\$181	-4.0%		
Home equity	\$16	\$16	-0.4%		
Credit card	\$0	\$0			
Other consumer	\$16	\$15	-6.6%		
Commercial & Industrial	\$18	\$16	-8.8%		
Commercial real estate	\$69	\$73	6.5%		
Unused commitments	\$39	\$41	3.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$18	\$49	170.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$73	\$55	-24.4%		
Cash & balances due	\$36	\$20	-46.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$444	\$428	-3.5%		
Deposits	\$372	\$363	-2.6%		
Total other borrowings	\$70	\$63	-9.5%		
FHLB advances	\$68	\$61	-9.6%		
Equity					
Equity capital at quarter end	\$48	\$51	6.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.8%	10.3%	--		
Tier 1 risk based capital ratio	16.1%	16.8%	--		
Total risk based capital ratio	17.3%	18.0%	--		
Return on equity ¹	3.4%	8.0%	--		
Return on assets ¹	0.3%	0.8%	--		
Net interest margin ¹	3.0%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	26.5%	22.6%	--		
Loss provision to net charge-offs (qtr)	78.4%	68.2%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	1.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	6.1%	7.0%	0.2%	0.2%	--
Home equity	1.5%	3.0%	0.0%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	2.1%	3.3%	0.1%	0.3%	--
Commercial & Industrial	0.1%	3.6%	0.0%	0.0%	--
Commercial real estate	7.1%	7.0%	0.0%	0.0%	--
Total loans	5.2%	5.9%	0.1%	0.1%	--